

# **EXHIBIT F**



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## Exploratory initiative to mitigate scams through sideloading of mobile apps

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To: Eugene Liderman <eliderman@google.com>, Yinghui Tng <yinghuitng@google.com>

**Message Classification: Official (Closed)**

Dear Eugene/Android Security Team,

Lately we observed a trend of financial scams leveraging on malicious mobile apps. The Modus Operandi (MO) is by and large tricking victims into sideloading mobile apps containing malware that leverage certain privilege permissions such as accessibility. With this privilege permission, scammers have been able to take control over the users' phone, stealing sensitive information/credentials and carrying out fraudulent transactions, resulting in monetary losses suffered by the users.

We see that fundamentally, this revolve around the ability for mobile apps to be sideloaded. As such, we would like to reach out to the Google's Android team to explore initiatives that could better mitigate against such MO. Without being exhaustive, such exploratory initiative could include developing a custom Android OS/firmware for Singapore as an interim measure, that perhaps disallow sideloading or make sideloading more difficult, for instances, require users to enable developer's option or imposing additional conditions for users before sideloading is permitted. Such custom Android could be rolled out as a proof of concept to selected users to determine usability and effectiveness, while at the same time, finetuning any specific parameters. CSA is also happy to explore with Google, a longer term measure that could permit legitimate use-cases for sideloading mobile apps.

We would like to hear your thoughts and proceed with any follow up discussion with regards to this topic on mitigating against financial scams that leverage on sideloading of mobile apps.

Henry Tan | Deputy Director



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